



From the Eastern Sector Commander

Well folks, it's that time of year again when we all want to be outside and enjoy the good weather with our families and friends. Whether you're into taking road trips, engaging in aquatic sports, or revving up the motorcycle, "Get your motor runin'; head out on the highway..." we need to remember we are all safety officers. That's worth reiterating. We are all safety officers. Make sure you're wearing your seat belts or helmet. Protect your skin, and stay hydrated! We don't need injuries that could easily have been avoided with a little thought for safety. Although the weekends and off time have their appropriate amount of fun, we must remember we have a full plate in front of us with processing America's finest into our great services.



Saturday openings seem to be a constant in our near future. "Saturday, in the Park, think it was the 4th of July..." Please do what is right and continue to keep your spirits up. Well-deserved Organizational Days are just around the corner! Make sure safety is part of your Org. Day planning.

We are halfway to the finish line in respect to replacing our Army military personnel with civilian personnel. From the last update on civilian hiring actions, we show we've hired 101 of the 184 needed civilian personnel. A significant improvement from where we were at last month! You all have been working hard to accomplish this task and I truly appreciate it. We are currently at 55% and hopefully by mid April, we will be a lot closer to 100%. However, as you know, the Marines, Air Force, and Navy are about to undergo the same conversion so we all have to keep our heads in the game to ensure smooth transitions for all the services across all of Eastern Sector, "Ch, ch, ch, changes..."

Support Group has been working with the 17 MEPS having Changes of Command this summer to track all the awards and evaluations that I should expect to see here at headquarters. Again, this is in anticipation of the summer personnel surge and the 17 changes of commands that will keep me away from the office. Support Group is working hard to get everything processed as quickly as possible.

I hope everyone was able to learn something and enjoy the camaraderie at this year's National Training Conference. Leadership is what we are all about! I viewed the whole event as a great opportunity for us to share one last time together before a lot of us go our separate ways. Be safe out there and enjoy the wonderful weather . . . safely.

**EASTERN
SECTOR**

Where to Surf:

www.tricare.osd.mil

www.militaryone-source.com

**User ID: military
Password:
onesource**

All calls
answered live.

Within the United
States:
800.655.4545

Outside the United
States:
800.237.4237

Or call collect from
outside the United
States:
484.530.5908

TTY/TDD:
800.346.9188
En Espanol, llame
al 888.732.9020

**DON'T FORGET
ABOUT OUR
USMEPCOM
RESOURCES:**

<https://mepnet.mecom.army.mil>
and
www.mepcom/army.mil/wrprog

Helpful hints to avoid Identity Theft – It's real and more common than you think!

A corporate attorney sent the following out to the employees in his company.

1. The next time you order checks have only your initials (instead of first name) and last name put on them. If someone takes your checkbook, they will not know if you sign your checks with just your initials or your first name, but your bank will know how you sign your checks.
2. Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED".
3. When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
4. Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box, use your work address. Never have your SS# printed on your checks.(DUH!) You can add it if it is necessary. But if you have it printed, anyone can get it.
5. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. I also carry a photocopy of my passport when travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, Social Security number, credit cards.

Unfortunately, I, an attorney, have firsthand knowledge because my wallet was stolen last month. Within a week, the thief(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information on-line, and more. But here's some critical information to limit the damage in case this happens to you or someone you know:

1. We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
2. File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).



But here's what is perhaps most important of all: (I never even thought to do this.)

3. Call the 3 national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.

By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away. This weekend (someone turned it in). It seems to have stopped them dead in their tracks.

Now, here are the numbers you always need to contact about your wallet, etc., has been stolen:

- 1.) Equifax: 1-800-525-6285
- 2.) Experian (formerly TRW): 1-888-397-3742
- 3.) Trans Union: 1-800-680-7289
- 4.) Social Security Administration (fraud line): 1-800-269-027

Buying a home or trying to get a loan?!

It's about that time of year again when people begin to PCS and begin anew in a location thousands of miles from their current duty station. Many contemplate buying a home, car, or boat to go with that new location. Moving is always a costly affair, but to make things a little daunting . . . You can get **free credit reports** from each of the nationwide consumer reporting companies **once every 12 months!!** This is a result of a recent amendment to the federal Fair Credit Reporting Act (FCRA). This new law will be phased in over a nine month period and has already begun as of December 1, 2004.

<u>Location</u>	<u>Eligibility Date</u>
Western States	December 1, 2004
Midwest States	March 1, 2005
Southern States	June 1, 2005
Eastern and all US Territories	September 1, 2005

Ordering Free Credit Reports

You can order your free annual credit report online at www.annualcreditreport.com, by calling 877-322-8228, or by completing the Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

When you order, you need to provide your name, address, Social Security number, and date of birth. To verify your identity, you may need to provide some information that only you would know, like the amount of your monthly mortgage payment.



Any MEPS interested in making improvements to their Wellness and Readiness (WR) Program??

The WR staff would like to visit those MEPS who really want to make a difference in their WR Program – and it can be making a great WR program become one that is beyond reproach! They are willing to help you with anything you want:

Relocation Support: Loan kit issues, Welcome Packets, SITE Updates, Newcomer's Support

Volunteering: Individual training for existing and potential Volunteer Coordinators

Prevention Support: Educating all MEPS employees on Family Advocacy, Suicide Prevention, and the EAP Program; Educating MEPS on community/installation resources.

IG Checklist Support: Let them review all your documents, clarify intent of regulation, and share best practices.

Workshops for individuals on non-work related issues: Couples communication, Parent/Child Topics, Responding to Serious Incidents.

These are just suggestions! The WR Staff is eager to help with any ideas you may be tossing around.

National Military Family Association

Very Helpful Website Recommended by WR Staff for families of all services. Find out information on:

Deployment and You
Education
Family Life
Family Member Benefits
Government and You
Health Care
Money and You

Go to www.nmfa.org

Website sample from Education Link:

Like all parents, military parents want quality education for their children. Military servicemembers and their families also want access to opportunities for continued education. Due to frequent moves, military families are often faced with unique challenges to maintain consistency in schooling, continued financial support, and reliable access to special programs. The mobile military child also has distinctive concerns many other children don't experience such as: meeting graduation requirements, receiving consistent lesson plans for subject material, and even making new friends and participating in sports and other extracurricular activities.

In this section, you will find information on topics such as:

- Helping your child make a successful transition to a new school*
- Impact Aid funding for civilian schools*
- In-state tuition for servicemembers and families*
- Department of Defense Schools*
- Education resources for children with special needs*
- How military parents can be successful advocates for their children's education*
- Adjusting after a move*
- Scholarship*